

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

|                        |                 |
|------------------------|-----------------|
| Application Number     | 10/560,177      |
| Filing Date            | 01/29/2007      |
| Inventor(s)            | Kranzley et al. |
| Art Unit               | 3621            |
| Examiner Name          | Kamal, Shahid   |
| Attorney Docket Number | 070457.2081     |

**U.S. PATENT DOCUMENTS**

| Exam<br>Initial | No. | Document No. | Publication Date | Applicant(s)  |
|-----------------|-----|--------------|------------------|---------------|
|                 | 1.  | 6038551      | 03/14/2000       | Barlow et al. |

**FOREIGN PATENT DOCUMENTS**

| Exam<br>Initial | No. | Document No. | Publication Date | Applicant(s)                          |
|-----------------|-----|--------------|------------------|---------------------------------------|
|                 | 2.  | EP 1 014 317 | 06/28/2000       | Sarradin                              |
|                 | 3.  | WO 02/079911 | 10/10/2002       | Mastercard International Incorporated |

|                       |  |                    |  |
|-----------------------|--|--------------------|--|
| Examiner<br>Signature |  | Date<br>Considered |  |
|-----------------------|--|--------------------|--|

NY02:682282.1

\* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

\* Cited in the parent U.S. Application Serial No. , filed . Pursuant to 37 C.F.R. § 1.98(d), the references are not required if the earlier application is identified and relied upon for an effective filing date under 35 U.S.C. § 120 and therefore are not enclosed herewith.